

PATENT

HOLCORP.005A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS
AND METHODS
Examiner : Donald Champagne
Group Art Unit : 3622

AMENDMENT

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

The following amendment and remarks are filed in response to the Final Office Action mailed December 15, 2005 and the Advisory Action mailed March 9, 2006.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

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